

**Certificate of Notice Page 1 of 5**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Roger Stief, Jr  
 Amanda Stief  
 Debtors

Case No. 19-16130-pmm  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: JEGilmore  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 9

Date Rcvd: Sep 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2020.

db/jdb smg +Roger Stief, Jr, Amanda Stief, 125 North 25th Street, Reading, PA 19606-2013  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 12 2020 04:51:02  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 12 2020 04:51:32 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 12 2020 05:02:12  
 Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 cr\* +Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 13, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2020 at the address(es) listed below:

BRENNA HOPE MENDELSON on behalf of Debtor Roger Stief, Jr tobykmendelson@comcast.net  
 BRENNA HOPE MENDELSON on behalf of Joint Debtor Amanda Stief tobykmendelson@comcast.net  
 JASON BRETT SCHWARTZ on behalf of Creditor Capital One Auto Finance, a division of Capital One, N.A. jschwartz@mesterschwartz.com  
 REBECCA ANN SOLARZ on behalf of Creditor Nissan Motor Acceptance Corporation bkgroup@kmlawgroup.com  
 SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
 SCOTT F. WATERMAN (Chapter 13) on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

-----  
IN RE: : Chapter 13  
: Case No. 19-16130-PMM  
: Consent Order Settling  
ROGER STIEF, JR. and : Capital One Auto Finance,  
AMANDA STIEF, : a division of Capital One, N.A.'s  
Debtors : Motion For Relief From The Automatic  
: Stay Pursuant To 11 U.S.C. § 362  
-----

AND NOW, this 11th day of September, 2020, this matter having come before this Court upon application of Capital One Auto Finance, a division of Capital One, N.A. (hereinafter referred to as "*COAF*"), a secured creditor of the above-named Debtors, by its counsel, for relief from the automatic stay pursuant to 11 U.S.C. § 362;

AND it appearing that Debtors, *Roger Stief, Jr. and Amanda Stief*, through Debtors' attorney, *Brenna Hope Mendelsohn, Esquire*, have reached an agreement with regard to said Motion for Relief regarding a 2016 NISSAN Altima Sedan 4D S 14, V.I.N. 1N4AL3AP9GN357625 (the "Vehicle"), as per the terms contained in this Order;

AND, it appearing that Debtors are indebted to *COAF* on a loan which enabled Debtors to refinance said Vehicle, which loan terms are set forth in a Loan and Security Agreement (the "Contract"); and

It appearing that *COAF* is the holder of a secured claim against the Debtors and;

It appearing that the Debtors remain in arrears post-petition in the amount of \$306.00 (\$0.00 in post-petition arrears, plus \$306.00 in attorney's fees and costs) as of September 8, 2020;

It appearing that the Debtors and *COAF* have reached an agreement to cure post-petition arrears and attorney's fees and costs, the Debtors agree to pay \$102.00 monthly beginning September 23, 2020 for the next three (3) months (with payments due on the twenty-third day of each month) to cure said arrears, while making regular monthly post-petition payments (\$324.08 per the Contract) due under the Contract beginning with the September 23, 2020 payment for a total monthly payment from September 23, 2020 through November 23, 2020 of \$426.08, wherefore,

It is hereby **ORDERED** and **DECREED** that if Debtors shall fail to make the regular

monthly payment (or any portion thereof) or fail to make payment toward the curing of the arrears as set forth above and Debtors fail to cure said default within ten (10) days after notice by *COAF* (or its counsel) of said default, counsel for *COAF* may file a Certification of Default with the Court setting forth Debtors' default and *COAF* shall be granted immediate relief from the automatic stay provisions of Section 362 of the Bankruptcy Code (11 U.S.C. § 362), and *COAF* is then also free to proceed with exercising its rights and remedies as may be allowed under State and Federal law. The Debtors shall be allowed to default and cure such default under this Consent Order one (1) time. Should Debtors default a second (2nd) time, notice of the default will be served, but the Debtors will not be granted an opportunity to cure the default and counsel for *COAF* may file a Certification of Default with the Court setting forth Debtors' default and *COAF* shall be granted immediate relief from the automatic stay provisions of Section 362 of the Bankruptcy Code (11 U.S.C. § 362).

It is **FURTHER ORDERED** and **DECREED** that in the event Debtors convert to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code then Debtors shall pay all pre-petition arrears and post-petition arrears within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter. If Debtors fail to make payment in accordance with this paragraph then *COAF*, through Counsel, may file a certification setting forth said failure and *COAF* shall be granted immediate relief from the automatic stay provisions of Section 362 of the Bankruptcy Code (11 U.S.C. § 362) and *COAF* is then also free to proceed with exercising its rights and remedies as may be allowed under State and Federal law.

The failure by *COAF*, at any time, to file a Certification of Default upon default by the Debtors shall not be construed, nor shall such failure act, as a waiver of any of *COAF's* rights hereunder.

This Order is a supplement and in addition to the Contract and not in lieu thereof.

Facsimile signatures shall be accorded the same force and effect as an original signature, and may be submitted to the Court.

It is further Ordered that the fourteen (14) day stay provided by Rule 4001(a)(3) is hereby waived.

BY THE COURT:



Patricia M. Mayer  
U.S. BANKRUPTCY JUDGE

**Creditor: Capital One Auto Finance,  
a division of Capital One, N.A.**

By Counsel: Mester & Schwartz, P.C.

By: 

Jason Brett Schwartz, Esquire  
Mester & Schwartz, P.C.  
1917 Brown Street  
Philadelphia, PA 19130  
(267) 909-9036

DATED: 

Seen and agreed to -- We hereby consent to the form and entry of the foregoing Order.

**Debtors: Roger Stief, Jr. and Amanda Steif**

By Counsel for Debtors: Brenna Hope Mendelsohn, Esquire

By: /s/ Brenna Hope Mendelsohn  
Brenna Hope Mendelsohn, Esquire  
Mendelsohn & Mendelsohn, PC  
637 Walnut Street  
Reading, PA 19601  
(610) 374-8088

DATED: 09/09/2020

**Chapter 13 Trustee:**

/s/ Polly A. Langdon  
Scott F. Waterman, Trustee  
2901 St. Lawrence Ave.  
Suite 100  
Reading, PA 19606  
(610) 779-1313

DATED: 09/09/2020